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Analysis Of Service Quality, Product Quality, And Employee Performance Towards Customer Satisfaction In Partner Financing At Bsi Kcp Tomoni

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Abstract

This study aims to analyze the influence of service quality, product quality, and employee performance on customer satisfaction in Mitraguna financing at BSI KCP Tomoni. The study used a descriptive quantitative approach. The study population was 42 Mitraguna financing customers, while the sample used was 30 respondents with a purposive sampling technique. Primary data were collected through questionnaires and analyzed using SPSS 27 with the classical assumption test and multiple linear regression. The results showed that service quality had a positive and significant effect on customer satisfaction, while product quality had no significant effect. Employee performance had a positive and significant effect on customer satisfaction. Simultaneously, service quality, product quality, and employee performance had a positive and significant effect on customer satisfaction. The Adjusted R Square value of 0.966 indicates that the three independent variables were able to explain 96.6% of the variation in customer satisfaction, while 3.4% was influenced by other factors outside the research model.

Keywords: service quality; product quality; employee performance; customer satisfaction; Mitraguna financing.

INTRODUCTION

The development of the Islamic banking industry in Indonesia continues to show growth and provides greater opportunity for Islamic financial institutions to meet the needs of the community. Bank Syariah Indonesia (BSI), formed through the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah in 2021, has become a key institution in the development of national Islamic banking. Changes in operational

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service standards following the merger have also shaped customer experiences and perceptions of service quality.

Customer satisfaction is a crucial indicator in assessing the success of a financial institution. Satisfaction is achieved when the customer experience meets or exceeds expectations. In Islamic banking, this assessment also relates to clarity of contracts, benefits, fairness, halalness, and compliance with Sharia principles.

One of BSI's products studied is Mitraguna financing, a sharia-compliant consumer financing program aimed at permanent employees with a fixed installment plan and a specific term. BSI's Tomoni branch office in East Luwu Regency serves these consumer financing customers. The source's thesis revealed complaints related to lengthy processing times, unclear product information, and staff's lack of understanding of local economic conditions and customer needs.

Theoretically, the relationship between service quality and customer satisfaction is explained through SERVQUAL, which encompasses tangibility, reliability, responsiveness, assurance, and empathy. Meanwhile, Expectancy Disconfirmation Theory explains that satisfaction arises from comparing customer expectations with the actual performance of a product or service. Based on this framework, this study examines the partial and simultaneous effects of service quality, product quality, and employee performance on customer satisfaction.

RESEARCH METHOD

This study employed a quantitative method with a descriptive approach. The population was 42 Mitraguna financing customers at BSI KCP Tomoni. The sample was determined using the Slovin formula and purposive sampling technique, resulting in 30 respondents. The data used were primary data collected through a questionnaire.

Data analysis was carried out with the help of SPSS 27. The analysis stages included testing the validity and reliability of the instrument, classical assumption testing, multiple linear regression analysis, t-test to determine partial effects, F-test to determine simultaneous effects, and the coefficient of determination (R^2).

RESEARCH RESULTS

Multiple Linear Regression Results

The results of multiple linear regression analysis show the relationship between service quality (X1), product quality (X2), and employee performance (X3) on customer

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satisfaction (Y). The coefficients obtained are 0.544 for service quality, -0.036 for product quality, and 0.047 for employee performance.

Variables	B	Std. Error	t	Sig.
Constant	-2,057	1,030	-1,998	0.056
Service Quality (X1)	0.544	0.030	18,071	0,000
Product Quality (X2)	-0.036	0.027	-1,355	0.187
Employee Performance (X3)	0.047	0.019	2,495	0.019

The multiple linear regression equation based on these results is: Y = -2.057 + 0.544X1 - 0.036X2 + 0.047X3 + e.

The Influence of Service Quality on Customer Satisfaction

The t-test results show a significance value of 0.000 < 0.05 for service quality, with a calculated t-value of 18.071 > t-table of 2.055. Thus, service quality has a positive and significant effect on customer satisfaction. This finding indicates that the better the service provided, the higher the tendency for customer satisfaction. Fast, accurate, friendly, responsive service, and the ability to provide clear information are important parts of the customer experience.

The Influence of Product Quality on Customer Satisfaction

The t-test results show a significance value of 0.187 for product quality > 0.05, with a calculated t-value of -1.355. This means that product quality does not significantly influence customer satisfaction in this research model. This means that the variation in Mitraguna's product quality measured in the study has not shown a statistically strong influence on customer satisfaction. Nevertheless, the thesis emphasizes that financing products must be maintained to meet customer needs and Sharia principles, including clarity of contracts, benefits, fairness, transparency, and welfare.

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The Influence of Employee Performance on Customer Satisfaction

Employee performance obtained a significance value of 0.019 < 0.05 with a calculated t of 2.495 > t table of 2.0555. Thus, employee performance has a positive and significant effect on customer satisfaction. Good performance is reflected in the ability to provide services appropriately, responsibly, cooperate in solving customer needs, and have the initiative in providing solutions.

Simultaneous Effects

The F test results show a significance value of 0.000 < 0.05 with F count 279.089 > F table 2.98. Thus, service quality, product quality, and employee performance simultaneously have a positive and significant effect on customer satisfaction in Mitraguna financing at BSI KCP Tomoni.

R	R Square	Adjusted R Square	Std. Error
.985	.970	.966	.353

The Adjusted R Square value of 0.966 means that 96.6% of the variation in customer satisfaction can be jointly explained by service quality, product quality, and employee performance. The remaining 3.4% is influenced by other factors not included in the research model.

DISCUSSION

Research findings show that service quality is a powerful factor in shaping customer satisfaction. This finding aligns with the SERVQUAL framework, which places tangibles, reliability, responsiveness, assurance, and empathy as key dimensions in assessing service quality. In the context of Mitraguna, customers not only assess the financing product they receive but also how the financing process is explained and implemented.

Employee performance has also been shown to have a positive and significant impact. This reinforces the notion that direct interaction between employees and customers is a crucial part of the service experience. Competent, professional, responsive employees who are able to provide solutions can increase customer comfort and trust.

Unlike these two variables, product quality did not show a significant partial effect. This finding does not imply that product quality is unimportant, but rather that, in this

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research data and model, product quality is not a significant explanatory factor for variations in customer satisfaction. From a sharia economic perspective, product quality remains essential due to its relationship to trustworthiness, clarity of contracts, fairness, benefit, transparency, and welfare.

The strong simultaneous influence indicates that customer satisfaction is holistic. Customers consider service quality, product characteristics, and employee professionalism in an integrated manner. Therefore, improving one dimension alone is insufficient to achieve an optimal customer experience; the synergy of all three is a crucial foundation for enhancing satisfaction and the competitiveness of Islamic banking services.

MANAGERIAL IMPLICATIONS

For BSI KCP Tomoni, the research results indicate the need to strengthen fast, accurate, responsive, and communicative service. Financing information needs to be presented clearly and easily understood to minimize the gap between customer expectations and experiences.

From a human resources perspective, continuous improvement of employee competency, professionalism, communication skills, and problem-solving abilities is necessary. From a product perspective, although the statistical impact is not partially significant, product compliance with Sharia principles and customer needs remains a crucial requirement in financing operations.

CONCLUSION

This study shows that service quality and employee performance have a positive and significant effect on customer satisfaction in Mitraguna financing at BSI KCP Tomoni. Product quality does not show a significant effect partially. Together, service quality, product quality, and employee performance have a positive and significant effect on customer satisfaction. The research model has very high explanatory power, indicated by an Adjusted R Square of 0.966 or 96.6%.

Future research is recommended to expand the sample size and scope and consider other variables such as customer trust, brand image, Islamic financial literacy, service digitalization, office location and accessibility, and complaint handling. Mediating or moderating variables can also be used to deepen understanding of the mechanisms that shape customer satisfaction.

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